

# Department Series Report

## 2: Professional & Financial Regulation

Description	Media	Last Updated	In Agency Retention	Rec Center Retention	Disposition	Status	
27#:							
Schedule #: 550 1#:Commissioner's Files of Dept. of Professional & Financial Regulation							
Boards information, department reorganization, lease documentation, legislation and media. Used as resource file by the Commissioner.	Mixed	6/22/2017	Years 4	No Retention 0	Destroy	Current	
Schedule #: 550 2#:General File of Commissioner's Office							
Commissioner's Reports, grievance procedure and association documentation, general correspondence, letters referred Governor's Office, interdepartmental correspondence, press releases, department's policies, telecommunications system and Sunset and Sunrise Reports.	Mixed	6/22/2017	Years 4	No Retention 0	Destroy	Current	
Schedule #: 550 3#:Legislative File of Commissioner's Office							
Appraisal forms, correspondence, hearing schedules, Department's legislation, labels, testimony, approved legislation. Used to monitor and present legislation.	Mixed	6/22/2017	Years 4	No Retention 0	Destroy	Current	
Schedule #: 550 4#:Licensing Boards of the Dept. of Professional & Financial Regulation							
Annual reports, commission papers, licensing boards and commissions correspondence.	Mixed	6/22/2017	Years 2	No Retention 0	Destroy	Current	
Correspondence for all boards referenced in 10 M.R.S. § 8001 (2017). Used by the Commissioner to monitor board activities.							
28#:Administrative Services							
Schedule #: 551 2#:Fiscal Management Reports of Administrative Services Division							
#550 Cost Center - Management Reports; #530 Cash with expenses by quarter; #520 Summary Trial Balance; #510 Detail Trial Balance; #540 Vendor Purchase History; #040 Purchase Order Report. Used to provide user with better understanding of financial condition of accounts. Retain 1 month and destroy.	Computer Printout	5/7/1986	Retention of Less than 1 Year - See Description	0	No Retention 0	Destroy	Current

## 265#:Barbering & Cosmetology Program

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Description	Media	Last Updated	In Agency Retention	Rec Center Retention	Disposition	Status
<b>Schedule #:</b> 1182 24#:Exam Results Examination result summaries.	Mixed	6/22/2017	Years 2	No Retention 0	Destroy	Current
<b>Schedule #:</b> 1182 25:Closed Barber and Cosmetology Schools' Student Records These records come from closed Barber and Cosmetology Schools, and are comprised of students' transcripts/records. They are used by former students of the school(s) seeking admission to other schools, as part of their application for a license, or for their own personal records. These records are used as verification of education.  Records will be kept permanently in agency.	Digital File	8/11/2017	Permanent or Indefinite	No Retention 0	See Description	Current
<b>313#:Board of Dental Practice</b>						
<b>Schedule #:</b> 854 1#:Dentist Application Files Applications and corresponding documents such as: Certification of Granted Degree; jurisprudence examination; exam grades, diploma.	Paper	4/9/1990	Years 3	Years 50	Destroy	Current
<b>Schedule #:</b> 854 2#:Dental Hygienists Application Files Applications and corresponding documents such as: Certification of matriculation, examination scores and related correspondence.	Paper	4/9/1990	Years 3	Years 30	Destroy	Current
<b>Schedule #:</b> 854 3#:Dental Complaints Complaints, responses and related correspondence. Keep in agency until resolved plus 3 years.	Paper	4/9/1990	Years 3	No Retention 0	Destroy	Current
<b>Schedule #:</b> 854 4#:Correspondence (Board of Dental Examiners) Reports, requests for applications, information lists, etc.	Paper	4/9/1990	Years 1	No Retention 0	Destroy	Current

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<b>Schedule #:</b> 854 5#:Minutes (Board of Dental Examiners) The Board of Dental Examiners regulates the practice of dentistry so as to maintain high professional standards. The primary responsibility is to examine and license qualified applicants for a certificate to practice dentistry. The minutes are a written report of all the Board's actions.	Paper	4/9/1990	Years 30	No Retention	0 Archives	Current
<b>Schedule #:</b> 854 6#:Biennial Registration (Board of Dental Examiners) Cards and forms for the registering and re-registering in the practice of dentistry in Maine. A continuing education log will be added in 1992.	Paper	4/9/1990	Years 4	No Retention	0 Destroy	Current
<b>Schedule #:</b> 854 7#:Radiographers Applications Applications; registration form; jurisprudence examination; certification of high school matriculation and related correspondence to receiving a license in Radiography.	Paper	4/9/1990	Years 6	No Retention	0 Destroy	Current
<b>Schedule #:</b> 1229 15#:Registration Book of Licensed Dental Practitioners	Paper	7/2/1997	Years 20	Years	75 Destroy	Current
<b>373#:Board of Licensure in Medicine</b>						
<b>Schedule #:</b> 368 10#:Dismissed Complaint Files Complaints received either from the public or initiated by the Board after review of mandated reports and/or other information which the Board dismissed on the basis that no cause for further action could be found. All paper records will be scanned to the digital file and destroyed upon dismissal of the complaint.	Digital File	5/31/2019	Years 2	No Retention	0 Destroy	Current
<b>Schedule #:</b> 368 11#:Meeting Minutes						

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Description	Media	Last Updated	In Agency Retention	Rec Center Retention	Disposition	Status
Official minutes of board meetings.	Paper	12/16/1994	Years 2	No Retention	0 Archives	Current
<b>Schedule #:</b> 368 3#:Approved Applications for Permanent Licensure and Registration						
Application materials for permanent licensure for physicians, including emergency license if requested, administrative licenses, and consultative telemedicine registrations; applications for physician assistant licenses; and reinstatement applications for physicians and physician assistants.	Digital File	5/31/2019	Years 75	No Retention	0 Destroy	Current
Paper files scanned and retained in agency for 3 years and then destroyed.						
A digital file will be sent to the Maine State Archives to be microfilmed. Film will be retained for 75 years.						
	Roll Microfilm	5/31/2019	No Retention	0 Years	75 Destroy	Current
<b>Schedule #:</b> 368 4#:Approved Applications for Temporary Licensure						
Application materials for temporary licensure for physicians for youth camp licenses and camp renewals; temporary licenses and educational certificates for physicians in ACGME approved postgraduate training (residency).	Digital File	5/31/2019	Years 10	No Retention	0 Destroy	Current
Paper files scanned and retained in agency 3 years and then destroyed.						
<b>Schedule #:</b> 368 5#:Approved Applications for License and Registration Renewal						
Application materials for renewal of physician licenses, including applications to convert a license to active, volunteer, or emeritus status, applications to withdraw a license, and applications to renew telemedicine consultation registrations; and physician assistant licenses, including applications to withdraw a license.	Digital File	5/31/2019	Years 25	No Retention	0 Destroy	Current
<b>Schedule #:</b> 368 9#:Official Board Actions						

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Description	Media	Last Updated	In Agency Retention	Rec Center Retention	Disposition	Status		
Consent Agreements, Board Orders, and other official board action documents. Document retained in agency until completion of monitoring or other requirements imposed by disciplinary action.	Paper	5/31/2019	Contingent Upon Event - See Description	0	No Retention	Archives	Current	
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Schedule #: 1148 13#:Disciplinary Action Files								
Completed investigation files resulting in board action including monitoring if required. File retained in agency until completion of requirements imposed by disciplinary action.	Paper	5/31/2019	Contingent Upon Event - See Description	0	Years	25	Destroy	Current
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Schedule #: 1148 14#:Board Meeting Materials								
Material presented to the Board for consideration and/or action at its meetings.	Digital File	5/31/2019	Years	2	No Retention	0	Destroy	Current
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Schedule #: 1148 15#:Recordings of Adjudicatory Hearings								
Recordings of Adjudicatory Hearings are retained in agency until the appeal period has expired and no appeal has been filed. If an appeal is filed, the recordings are retained until the appeal has been adjudicated.	Digital File	5/31/2019	Contingent Upon Event - See Description	0	No Retention	0	Destroy	Current
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Schedule #: 1667 16#:Complaints Dismissed with a Letter of Guidance								
Complaints received either from the public or initiated by the Board after review of mandated reports and/or other information which the Board dismissed with a letter of guidance. Letters of guidance may be used to educate, reinforce knowledge regarding legal or professional obligations and express concern over the action or inaction by the licensee that does not rise to the level of misconduct sufficient to merit disciplinary action. Letters of guidance together with any underlying complaint, report and investigation materials may be placed in a licensee's file and considered by the Board in any subsequent action commenced against the licensee for a specific amount of time, not to exceed 10 years.	Digital File	5/31/2019	Contingent Upon Event - See Description	0	No Retention	0	Destroy	Current
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Schedule #: 1727 17#:Physician Assistant Registration Applications								

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Description	Media	Last Updated	In Agency Retention	Rec Center Retention	Disposition	Status
Applications for registration of supervisory relationships, plans of supervision, and terminations of supervisory relationships.	Digital File	5/31/2019	Years 15	No Retention 0	Destroy	Current
<b>Schedule #:</b> 1946 18#:Assessment and Direction Files						
Reports received pursuant to 24 MRS §2505 or §2506 and investigation material which the Board reviewed and filed with no action on the basis that no cause for further action was found.	Digital File	5/31/2019	Years 2	No Retention 0	Destroy	Current
<b>Schedule #:</b> 2163 19:Medical Malpractice Claim and Disposition Reports						
Reports of medical malpractice claims and dispositions received from an insurer, the Bureau of Insurance, obtained from the National Practitioner Data Bank, or self-reported by a licensee. Pursuant to 24 M.R.S. §2607 the Board conducts a review when 3 claims are made within a 10-year period and one or more of the claims potentially may rise to a level of misconduct sufficient to merit Board action. Individual claims may be reviewed per Board policy. Claim and Disposition reports are maintained digitally. Investigation materials are destroyed following review of claims if no cause for further action is found.	Digital File	2/6/2020	Years 10	No Retention 0	Destroy	Current
<b>Schedule #:</b> 2164 20:Administratively Closed Complaints						
Complaints received from the public with a subsequent request from the complainant to withdraw the complaint prior to notification to the licensee and with Board approval, complaints filed against the wrong licensee, and complaints determined not to be under the Board's jurisdiction.	Digital File	2/6/2020	Years 2	No Retention 0	Destroy	Current
<b>Schedule #:</b> 2165 21:Application for Licensure Denied or Withdrawn						
Applications for licensure which are withdrawn by request of the applicant and approval of the Board or applications which are denied.	Digital File	2/6/2020	Years 2	No Retention 0	Destroy	Current
<b>383#:Board of Osteopathic Licensure</b>						
<b>Schedule #:</b> 713 1#:Licensure Application to practice Osteopathic Medicine						

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Description	Media	Last Updated	In Agency Retention	Rec Center Retention	Disposition	Status
Application form, reference letters, certification of licensure from other states, National Board or FLEX exam scores, correspondence between physician and board. Continuing Medical Education evidence.	Roll Microfilm	12/5/1988	Years 100	No Retention	0	Destroy Current
Application form, reference letters, certification of licensure from other states, National Board or FLEX exam scores, correspondence between physician and board. Continuing Medical Education evidence.	Paper	12/5/1988	Years 10	Years	40	Destroy Current
<b>Schedule #:</b> 713 2#:Application for Registration for Physician Assistant						
Application form includes primary supervisors application, reference letters, copy of National Board exam scores, correspondence between PA and board. Microfilm paperbefore destroying and keep microfile 100 years.	Paper	12/5/1988	Years 5	Years	45	Destroy Current
Application form includes primary supervisors application, reference letters, copy of National Board exam scores, correspondence between PA and board. Microfilm paperbefore destroying and keep microfile 100 years.	Roll Microfilm	12/5/1988	Years 100	No Retention	0	Destroy Current
<b>Schedule #:</b> 713 3#:Locum Tenens Application to practice Osteopathic Medicine						
Application form/National Board or FLEX exam sheets; evidence of Continuing Medical Education and related correspondence.	Paper	12/5/1988	Years 5	No Retention	0	Destroy Current
<b>Schedule #:</b> 713 4#:Reregistration Cards (O.E.& R.)						
Reregistration application, addendum sheet, continuing medical education information; correspondence between physican and board.	Paper	12/5/1988	Years 20	No Retention	0	Destroy Current
<b>Schedule #:</b> 713 5#:Continuing Education Reports/Loga (O.E.& R.)						
List of medical education activities accrued each year as a prerequisite for reregistration of osteopathic physicians.	Paper	12/5/1988	Years 5	No Retention	0	Destroy Current
<b>Schedule #:</b> 713 6#:Board Correspondence (O.E.& R.)						

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Description	Media	Last Updated	In Agency Retention	Rec Center Retention	Disposition	Status
Letters from public requesting info/physicians requesting certifications or verification of licensure. General correspondence.	Paper	12/5/1988	Years 2	No Retention 0	Destroy	Current
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<b>Schedule #:</b> 713      7#:Complaint Records on Osteopathic Physicians						
Record includes complaint's report as well as supporting documentation. Physicians and any pertinent records. Keep in agency 6 months after conclusion of outcome.	Paper	3/27/2015	Months 6	No Retention 0	Destroy	Current
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<b>Schedule #:</b> 713      8#:Docket files on Osteopathic physicians						
Disciplinary action: revocation/suspension/probations/censure/reprimand/consent agreement/voluntary surrender/voluntary surrender of DEA license/denial of licensure.	Paper	12/5/1988	Years 5	Years 45	Archives	Current
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<b>Schedule #:</b> 713      9#:Board minutes (O.E. & R.)						
Official minutes of meetings for the Board contained in Books and files.	Paper	12/5/1988	Years 5	Years 45	Archives	Current
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<b>322#:Board of Regulation for Professional Engineers</b>						
<b>Schedule #:</b> 210      1#:Engineers Exams (answer sheets only)						
Any person desiring to practice professional engineering in the State of Maine may apply to the Board for a Certificate of Registration and submit evidence of qualifications to the Board on forms furnished by the Board, and upon approval of the Board, be issued a certificate as a Professional Engineer. Examinations are required of all applicants who do not qualify for registration by endorsement. Files contain the answer sheets of exams taken. The exams are retained in agency for one year and then returned to the entity that produces the exams.	Paper	4/3/2003	Years 4	Years 0	Destroy	Current
<hr/>						
<b>Schedule #:</b> 317      2A:Application for Registration of Professional Engineers (approved)						



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Description	Media	Last Updated	In Agency Retention	Rec Center Retention	Disposition	Status
The State of Maine, Board of Registration for Professional Engineers is responsible for licensing of engineers, practicing professional engineering in the State of Maine. In order to safeguard life, health and property, any person practicing or offering to practice the profession of engineering is required to submit evidence of qualification to practice the profession of engineering and must be registered (Title 32, Chapter 19, section 1351). Applications for registration as a professional engineer or certification as an engineer-intern are on a form prescribed and furnished by the Board and contain statements made under oath, showing the applicant's education and a detailed summary of the applicant's technical experience and contains references. The files will be retained in agency for 10 years, 60 years in the State Records Center and then reviewed by the agency prior to destruction to verify no active engineer files are destroyed.	Paper	4/3/2003 Years	10	Years 60	Destroy	Current
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<b>Schedule #:</b> 317 2B:Application for Registration of Registered Professional Engineers (denied and filed)						
The State of Maine, Board of Registration for Professional Engineers is responsible for licensing of engineers, practicing professional engineering in the State of Maine. In order to safeguard life, health and property, any person practicing or offering to practice the profession of engineering is required to submit evidence of qualification to practice the profession of engineering and must be registered (Title 32, Chapter 19, section 1351). Applications for registration as a professional engineer or certification as an engineer-intern are on a form prescribed and furnished by the Board and contain statements made under oath, showing the applicant's education and a detailed summary of the applicant's technical experience and contains references. Applications that are denied will be retained separately from those that are approved and for a shorter retention period.	Paper	4/3/2003 Years	8	Years 2	Destroy	Current
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<b>30#:Bureau of Consumer Credit Protection</b>						
<b>Schedule #:</b> 127 2#:Company File						
Application and correspondence for supervised lender (non-mortgage), retail creditors (auto-dealers), debt collectors, credit reporting agencies and other applicants for Licensure or Registrations (notifications).	Digital File	3/3/2021 Years	6	No Retention 0	Destroy	Current
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<b>Schedule #:</b> 127 3#:Volume Reports						
Reports of credit volume submitted by creditors and lenders yearly as required by law.	Digital File	3/3/2021 Years	6	No Retention 0	Destroy	Current
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Description	Media	Last Updated	In Agency Retention	Rec Center Retention	Disposition	Status
<b>Schedule #:</b> 127 4A:Consumer Complaints  The Bureau of Consumer Credit Protection retains consumer complaint records for the purpose of verifying a Maine consumer has filed a written complaint against entities regulated by the Bureau, including Supervised Lenders, Debt Collectors, Credit Service Organizations, Credit Reporting Agencies, Money Transmitters/money order issuers, Check Cashers- Foreign Currency Exchange Companies, Debt Management Service Providers, Non-bank ATMs, and Payroll Processors. These files also contain resolution documentation. These records are used by the agency as historical data for inquiries from the complainant, other states and from attorneys.	Digital File	3/3/2021 Years	4	No Retention	0 Destroy	Current
<b>Schedule #:</b> 127 4B:Hearing and Denials  The Bureau of Consumer Credit Protection maintains records of disciplinary hearings and license/registration denials of entities that our agency regulates. These records consist of formal letters, notices of hearings, orders, supporting documents and if cases are appealed to court transcripts of the administrative hearing that are included in the court record. These records are used by the agency as historical data for inquiries from other state regulatory agencies or private attorneys regarding a company's compliance with licensing/registration requirements.	Paper	3/3/2021 Years	10	No Retention	0 Destroy	Current
<b>Schedule #:</b> 547 5#:General Correspondence  Letters of inquiry to creditor industry, answers to law questions, etc. Used to answer questions from other interested parties.	Digital File	3/3/2021 Years	2	No Retention	0 Destroy	Current
<b>Schedule #:</b> 547 6#:Research Projects  Bureaus educational aids and promotion materials for agency such as Down Easter Guides.	Digital File	3/3/2021 Years	8	No Retention	0 Destroy	Current
<b>Schedule #:</b> 547 8#:Licensing Files						

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Description	Media	Last Updated	In Agency Retention	Rec Center Retention	Disposition	Status		
Licensing of all Licensees including Supervised Lenders, Debt Collectors, Credit Services Organizations, Credit Reporting Agencies, Money Transmitters/Money Order Issuers, Check Cashing/Foreign Currency, Debt Management Service Providers, Non-Bank ATMs and Payroll Processors. These files may contain corresponding financial statements, lending information, bonding information, exam reports and correspondences to and from the licensing entities including investigation findings by the office.	Digital File	3/3/2021	Years	6	No Retention	0	Destroy	Current
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Schedule #: 547 9#:Notification Forms (MCCC-1)								
Filings of volume fees of businesses extended by all creditors (including banks) for each calendar year. Volume fees are used to determine the amount of fees paid to the State, and to determine credit trends.	Digital File	3/3/2021	Years	6	No Retention	0	Destroy	Current
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386#:Elevator and Tramway Safety Program								
Schedule #: 1218 5C:Elevator and Tramway Certification (Blueprint, Variances, Plans and Alternatives)								
Elevator and tramway certification files used by the Board of Elevator and Tramway Safety. Typical file includes initial inspection report, current annual inspection report and elevator/tramway blueprint.	Mixed	8/29/2018	Contingent Upon Event - See Description	0	No Retention	0	Destroy	Current
Records will be retained until the physical elevator is destroyed.								
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Elevator and tramway certification files used by the Board of Elevator and Tramway Safety. Typical file includes initial inspection report, current annual inspection report and elevator/tramway blueprint.	Paper	8/29/2018	No Retention	0	Contingent Upon Event - See Description	0	Destroy	Current
Records will be retained until the physical elevator is destroyed.								
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29#:Financial Institutions								
Schedule #: 1809 31#:Advisory Opinions and Bulletins								

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Description	Media	Last Updated	In Agency Retention	Rec Center Retention	Disposition	Status	
<p>These records support the Administrative / Legal Division. The Bureau of Financial Institutions issues advisory opinions and bulletins. The opinions and bulletins are used by financial institutions, the general public, attorneys, and others for determining compliance with statutes. The file consists of the opinion or the bulletin. These records need to be kept in agency until no longer necessary for review.</p> <p>Examples of advisory opinions and bulletins include the following: Bulletin 2 requires a financial institution to provide the Bureau of Financial Institutions within 10 days of its annual meeting with the name and address of its chief executive officer. Bulletin 9 specifies the fees that the Bureau of Financial Institutions will charge for processing various types of applications. Joint Advisory Ruling 110 provides guidance to banks and credit unions that “odd days” interest should be excluded from the calculation of “points and fees” for purposes of Truth-In-Lending.</p>	Paper	3/29/2011	Variable - See Description	0	Archives	Current	
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<b>Schedule #:</b> 1810	32#:Annual Audit Reports and Management Letters						
<p>These records support the Supervision Division. Financial institutions are required to employ an independent public accountant to conduct an annual audit. These records are reviewed by staff to determine adequacy of the audit and to ensure that any identified internal control weaknesses are addressed sufficiently by the financial institution. These records consist of the audit report and the accompanying management letter.</p>	Record Copy	3/29/2011	Years	2	0	Destroy	Current
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<b>Schedule #:</b> 1811	33#:Annual Report to the Legislature / Publication / BFI Record Copy						
<p>These reports support the Administrative / Research and Analysis Division. The Superintendent is required to report to the Legislature by January 15 annually on the condition of the banking industry in Maine. The report includes a record of applications received and actions taken by the Bureau of Financial Institutions. Additionally, the report includes detailed information of number, types and legal structures of financial institutions; locations of offices and total deposits held; an analysis of the impact of applications approved on the banking structure of the State and the credit needs of the state’s citizens and businesses.</p> <p>These reports need to be kept in agency until no longer necessary for review.</p>	Paper	3/29/2011	Variable - See Description	0	0	Archives	Current
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<b>Schedule #:</b> 1812	34#:Applications / Newly formed financial institutions (De Novo)						

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Description	Media	Last Updated	In Agency Retention	Rec Center Retention	Disposition	Status
These records support the Administrative / Legal Division of the Bureau of Financial Institutions. Financial institutions must submit an application to the Bureau when they want to form a new institution. Bureau staff reviews and evaluates the application to make sure that the proposed activities are allowed under the law. A typical application file includes description of the proposed transaction; results of board of director and stockholder votes; business plan; copies of legal agreements; list of banking offices; actual and estimated financial statements; resumes of directors and officers; Community Reinvestment Act evaluations; related correspondence; notice of the decision.	Paper	3/29/2011	Years 5	Years 10	Destroy	Current
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<b>Schedule #:</b> 1812 35#:Applications for all activities other than newly formed financial institutions						
These records support the Administrative / Legal Division of the Bureau of Financial Institutions. Financial institutions must submit an application to the Bureau when they want to buy institutions, merge institutions, close institutions, sell institutions, or convert from a federal charter to a state charter. Bureau staff reviews and evaluates the application to make sure that the proposed activities are allowed under the law. A typical application file includes description of the proposed transaction; results of board of director and stockholder votes; business plan; copies of legal agreements; list of banking offices; actual and estimated financial statements; resumes of directors and officers; Community Reinvestment Act evaluations; related correspondence; notice of the decision.	Paper	3/29/2011	Years 5	Years 5	Destroy	Current
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<b>Schedule #:</b> 1813 36#:Closed Financial Institution File						
These records support the Supervision Division. These files consist of documents that are in the Bureau's files at the time that a financial institution closes and is no longer in business. A typical file will consist of articles of incorporation, bylaws, correspondence, approvals and authorizations issued by the Bureau, and any regulatory disciplinary orders in effect at time of closing. These records are kept for research purposes to respond to inquiries from attorneys, the public, regulators, and staff.	Record Copy	3/29/2011	Years 7	0	Destroy	Current
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<b>Schedule #:</b> 1814 37#:Consumer Complaints						

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Description	Media	Last Updated	In Agency Retention	Rec Center Retention	Disposition	Status	
These records support the Administrative / Consumer Protection Division. The Bureau of Financial Institutions mediates consumer complaints against financial institutions. The complaint records summarize the nature of the complaint or the inquiry and provide a synopsis of actions taken as well as the outcome of the complaint/inquiry. Records consist of the complaint, related correspondence, and the summary of individual complaints, as well as notifications from the Office of the Comptroller of the Currency with respect to weekly transmittals and quarterly reports of resolution of referred complaints.	Paper	3/29/2011	Years 2	Years 5	Destroy	Current	
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Schedule #: 1815 38#:Consumer Outreach - Educational Records							
These records support the Administrative / Consumer Protection Division. The Bureau conducts consumer education activities. Outreach records consist of booklets, brochures, videos, and presentations compiled by the outreach specialist for delivery to consumers.	Paper	3/29/2011	Years 2	Years 5	Destroy	Current	
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Schedule #: 1816 39#:Cooperative Agreement Files							
These records support the Supervision Division of the Bureau. The Bureau has entered into agreements with the Federal Deposit Insurance Corporation, the Federal Reserve Bank of Boston, and the National Credit Union Administration. These agreements address such areas as sharing examination reports and work papers between agencies and determining who will be responsible for conducting an examination when a financial institution operates in more than one jurisdiction. For example, the Maine Bureau of Financial Institutions and the Federal Deposit Insurance Company are both legally responsible for conducting examinations of the same bank. These agreements allow both agencies to share the examination reports with each other and determines which agency will conduct the bank examination in any given year, as opposed to each agency conducting its own examination every year, at a duplicative cost and disruption to the bank. These contracts must be kept in agency for 5 years after the date the agreement expires.	Record Copy	3/29/2011	Variable - See Description	0	0	Destroy	Current
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Schedule #: 1817 40#:Court Cases / Bureau of Financial Institutions internal work copy							

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Description	Media	Last Updated	In Agency Retention	Rec Center Retention	Disposition	Status	
These records support the Administrative / Legal Division. The Bureau may be involved in court cases. The records consist of discovery, pleadings, and motions, including research and analysis prepared by Bureau staff or the Maine Office of Attorney General staff, as well as a copy of the court decision. These records are used by Bureau staff for research purposes. Case Example: Saco Valley Federal Credit Union applied to the Superintendent of the Maine Bureau of Banking (now Bureau of Financial Institutions) to change its charter and to expand its membership. The Superintendent granted such permission. The Maine Bankers Association sought judicial review of the Superintendent’s decision in court.	Paper	3/29/2011	0	Years	20	Destroy	Current
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Schedule #: 1818 41#:Examination Reports							
These records support the Supervision Division. The Bureau must examine each financial institution at least once every 36 months. Examinations are conducted on site by Bureau field staff and a written report is generated. The written report is submitted to the Board of Directors of the financial institution. The file consists of the examination report and the Board response and follow-up correspondence. Examination reports found in this series may include reports issued by the Federal Deposit Insurance Corporation, the Office of Thrift Supervision, the National Credit Union Administration, the Federal Reserve Board or other state or federal regulatory agencies.	Paper	3/29/2011	Years 5	Years	15	Destroy	Current
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Schedule #: 1819 42#:Examination Work Papers for 1 or 2 Rated Institutions							
These records support the Supervision Division. The Bureau is required to examine each financial institution at least once every 36 months. Examinations are conducted on site by Bureau field staff. The work paper file consists of all materials gathered by staff to support the findings and conclusions of the written examination report. The work paper file may include copies of board and committee minutes, internal policies, strategic plans, budgets, examiner and bank analysis and memoranda, internal audit reports, financial statements, analyses of and supporting documents for the evaluation of capital adequacy, management, asset quality, liquidity position, and earnings capacity, and sensitivity to market risk, compliance with various statutory mandates, salary schedules, loan trial balances, loan tabs, officer’s questionnaire, copies of loan and deposit account documents. For financial institutions rated a 1 or 2, these records must be kept until the conclusion of the next examination.	Record Copy	3/29/2011	Variable - See Description	0	0	Destroy	Current
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Schedule #: 1819 43#:Examination Work Papers – 3, 4 or 5 Rated Institutions							

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Description	Media	Last Updated	In Agency Retention	Rec Center Retention	Disposition	Status	
These records support the Supervision Division. The Bureau is required to examine each financial institution at least once every 36 months. Examinations are conducted on site by Bureau field staff. The work paper file consists of all materials gathered by staff to support the findings and conclusions of the written examination report. The work paper file may include copies of board and committee minutes, internal policies, strategic plans, budgets, examiner and bank analysis and memoranda, internal audit reports, financial statements, analyses of and supporting documents for the evaluation of capital adequacy, management, asset quality, liquidity position, and earnings capacity, and sensitivity to market risk, compliance with various statutory mandates, salary schedules, loan trial balances, loan tabs, officer’s questionnaire, copies of loan and deposit account documents. For financial institutions rated a 3, 4, or 5, these records must be kept until the conclusion of the next 2 subsequent examinations.	Record Copy	3/29/2011	Variable - See Description	0	Destroy	Current	
<hr/>							
Schedule #: 1820	44#:Financial Research and Analysis						
These records support the Administrative / Research and Analysis Division. Financial research and analysis is undertaken by Bureau staff on an ongoing basis and for a variety of reasons. It is used to assess the financial condition of individual financial institutions or the industry as a whole; to identify trends; to identify strengths or weaknesses; to measure specific quantifiers; to determine compliance with various regulatory matters. It is undertaken at the request of Bureau management, the Governor, the Legislature, the press, the public, trade associations, and other state or federal agencies. Records consist of internal memos, spreadsheets, charts, and graphs.	Record Copy	3/29/2011	Years	5	0	Destroy	Current
<hr/>							
Schedule #: 1821	45#:Formal Legal Memos						
These records support the Administrative / Legal Division and consist of legal memos and accompanying analysis prepared by the Bureau’s staff attorney as requested by Bureau personnel. An example of a formal legal memo is a memo prepared by the Bureau of Financial Institution’s Staff Attorney at the request of the Superintendent to determine the legality of conduct or the meaning of a given law. An example includes an inquiry by the Superintendent and a response from the Staff Attorney regarding the ability of the Bureau of legally exchange information with a federal regulatory agency	Record Copy	3/29/2011	Years	5	0	Destroy	Current
<hr/>							
Schedule #: 1822	46#:Financial Institution Main Correspondence File						



# Department Series Report

## 2: Professional & Financial Regulation

Description	Media	Last Updated	In Agency Retention	Rec Center Retention	Disposition	Status
These records support the Supervision Division. These files contain correspondence and other materials sent to, received from, or about the financial institution and are used by Bureau staff. These files may contain copies of press releases issued by the institution; media business articles about the institution; financial statements, business plans, salary schedules, change in officers or directors, copies of filings sent to federal regulatory agencies, notifications of annual meetings, notification of publication of various documents required by law.	Record Copy	3/29/2011	Years 5	0	Destroy	Current
<hr/>						
<b>Schedule #:</b> 1823 47#:Financial Institution Legal File						
These records support the Supervision Division. These records contain copies of legal documents related to each bank or credit union, such as such articles of incorporation, bylaws, Bureau approval of trust powers, and Bureau approval of changes in capital, establishment of a subsidiary or a branch, branch closure, branch relocation. The files are used by Bureau staff to determine that the financial institution is operating within the powers granted to it. These records need to be retained for 7 years after the financial institution has closed.	Record Copy	3/29/2011	Variable - See Description	0	0	Destroy Current
<hr/>						
<b>Schedule #:</b> 1825 48#:General Correspondence low level						
These records support the Administrative and Examination Divisions and consist of correspondence to and from staff members of the Bureau of Financial Institutions that do not fall into other correspondence records categorized elsewhere. The records may exist in paper form or in email form. Examples of these records may include of intra- and interagency memos, letters prepared by staff to attorneys or industry trade associations (so called position letters), web site linking permissions. NOTE: Bureau staff are required by Bureau policy to retain email messages in electronic form for 5 years.	Record Copy	3/29/2011	Years 5	0	Destroy	Current
<hr/>						
<b>Schedule #:</b> 1826 49#:Initial Notification Filings						
These records support the Administrative / Legal Division. Banks and credit unions must file this form before lending money to Maine consumers. The records are used by Bureau staff to determine who chartered the bank or credit union and to ensure that the type and terms of proposed credit is allowable under Maine law. Typical information includes: name, address, structure of financial institution; staff contact information; type of lending activities to be conducted; proposed marketing/distribution activities. These records need to be retained for five years after failure to keep active status.	Record Copy	3/29/2011	Variable - See Description	0	0	Destroy Current
<hr/>						

# Department Series Report

## 2: Professional & Financial Regulation

Description	Media	Last Updated	In Agency Retention	Rec Center Retention	Disposition	Status
<b>Schedule #:</b> 1827 50#:Bureau of Financial Institutions Legislation  These records support the Administrative / Legal Division. The records consist of legislative bills, amendments, and testimony and are used by Bureau staff in their work with the Maine Legislature.	Record Copy	3/29/2011	Years 5	0	Destroy	Current
<b>Schedule #:</b> 1828 51#:Orders and Certificates Issued by the Superintendent  These records support the Administrative / Legal Division and the Supervision Division. These records consist of corporate and organizational orders and certificates issued by the Superintendent. Examples include authorization or denial to form a new financial institution; to buy, sell, merge, or close a bank or credit union; to change corporate name; to convert charter type. These records should be kept in agency until no longer necessary for review.	Paper	3/29/2011	Variable - See Description	0	Archives	Current
<b>Schedule #:</b> 1829 52#:Payroll Processor Applications and License Renewals  These records support the Administrative / Legal Division. Financial institutions that act as a payroll processor must be licensed with the Bureau every year. These records consist of the application, insurance confirmations, surety bond, internal work papers, and a copy of the license issued by the agency.	Record Copy	3/29/2011	Years 5	0	Destroy	Current
<b>Schedule #:</b> 1830 53#:Periodic Reports Submitted by Financial Institutions  These records support the Administrative and Supervision Divisions.  These records consist of reports collected by the Bureau of Financial Institutions from financial institutions. The reports are used by Bureau staff for research and analysis and to collect fees and assessments.	Record Copy	3/30/2011	Years 5	0	Destroy	Current
<b>Schedule #:</b> 1831 54#:Press releases  These records support the Administrative and the Supervision Divisions. These records consist of press releases issued by the Bureau. Press releases are issued to inform the banking industry and the public at large of matters that may impact them, such as approval of a new bank, closure of an existing bank, scams, security breaches, etc.	Record Copy	3/30/2011	Years 5	0	Destroy	Current
<b>Schedule #:</b> 1832 55#:Regulatory Disciplinary Orders						

# Department Series Report

## 2: Professional & Financial Regulation

Description	Media	Last Updated	In Agency Retention	Rec Center Retention	Disposition	Status	
These records support the Supervision Division. These records consist of an order issued by the Bureau to a financial institution, reports, related attachments, and correspondence. Generally, regulatory disciplinary orders are issued to address safety and soundness of financial institutions. These records are a formal action by the Bureau requiring specific action or cessation of action by the financial institution. These records are used by Bureau staff after the order is issued to measure compliance with the order. These records need to be retained for 7 years after the order is lifted.	Record Copy	3/30/2011	Variable - See Description	0	Destroy	Current	
<hr/>							
Schedule #: 1833 56#:Restricted Term Filings – Accompanying Documentation							
These records support the Administrative / Legal Division. If a business wants to use certain terms, such as “bank”, “savings”, or “trust”, or “credit union” in the conduct of business in the State of Maine and it is not a financial institution, then it must apply for permission to the Bureau to use the restricted term. These records consist of the form and accompanying documentation regarding a request for permission to use a restricted term, such as accompanying documents, corporate documents, and related correspondence.	Record Copy	3/30/2011	Years	5	0	Destroy	Current
<hr/>							
Schedule #: 1834 57#:Restricted Term Filings – Authorization or Denial Letter							
These records support the Administrative / Legal Division. If a business wants to use certain terms, such as “bank”, “savings”, or “trust”, or “credit union” in the conduct of business in the State of Maine and it is not a financial institution, then it must apply for permission to the Bureau to use the restricted term. These records consist of a form requesting permission to use a restricted term. The authorization or denial letter must be kept in agency until no longer necessary for review.	Record Copy	3/30/2011	Variable - See Description	0	0	Destroy	Current
<hr/>							
Schedule #: 1835 58#:Security Breach Notifications							
These records support the Administrative / Legal Division. If a financial institution has a security breach of personal data, it must notify the Bureau. These records consist of correspondence containing the nature of the breach, how many individuals were impacted, what the institution has done to notify those impacted individuals, and what remediation efforts have taken place.	Record Copy	3/30/2011	Years	7	0	Destroy	Current
<hr/>							
Schedule #: 1836 59#:Surveys Requested by the Legislature.							

# Department Series Report

## 2: Professional & Financial Regulation

Description	Media	Last Updated	In Agency Retention	Rec Center Retention	Disposition	Status
These records support the Administrative and Supervision Divisions. From time to time the Bureau surveys financial institutions on matters requested by the Maine Legislature. These records consist of the individual surveys, the summary results, related correspondence, and analysis. For example, in years past, the Banking and Insurance Committee requested that the Bureau of Financial Institutions survey the banking industry to determine the number and locations of all automated teller machines in Maine.	Paper	3/30/2011	Years 5	Years 5	Destroy	Current
<hr/>						
<b>Schedule #:</b> 1837 60#:Trade Association Files – Accreditation work papers						
These records support the Administrative and the Supervision Divisions. The Bureau is a member of the Conference of State Bank Supervisors, a national trade association. The Bureau is accredited by the Conference of State Bank Supervisors. The Bureau becomes accredited to obtain recognition of competency in the bank regulatory arena. These records consist of accreditation file work papers. Retain 2 most recent sets of work papers in agency until conclusion of subsequent accreditation process.	Record Copy	3/30/2011	Variable - See Description	0	0	Destroy Current
<hr/>						
<b>Schedule #:</b> 1838 61#:Trade Association Files – Membership agreements						
These records support the Administrative and the Supervision Divisions. The Bureau belongs to 2 national trade associations, the Conference of State Bank Supervisors and the National Association of State Credit Union Supervisors. These records consist of membership agreements.	Record Copy	3/30/2011	Years 5	0	Destroy	Current
<hr/>						
<b>Schedule #:</b> 1839 62#:Trade Association Files – Profiles, Surveys, and Correspondence						
These records support the Administrative and the Supervision Divisions. The Bureau belongs to 2 national trade associations, the Conference of State Bank Supervisors and the National Association of State Credit Union Supervisors. These records consist of profiles, surveys, and other correspondence with these organizations.	Record Copy	3/30/2011	Years 5	0	Destroy	Current
<hr/>						
<b>Schedule #:</b> 1840 63#:Work Papers for Rules, Advisory Opinions, and Bulletins						

# Department Series Report

## 2: Professional & Financial Regulation

Description	Media	Last Updated	In Agency Retention	Rec Center Retention	Disposition	Status		
These records support the Administrative / Legal Division. These files consist of supporting documentation such as drafts, notices, research, analysis, and correspondence that are associated with rules issued under APA and advisory opinions and bulletins issued by the Bureau. These records must be retained for 10 years once the rule, advisory opinion, or bulletin becomes inactive.	Record Copy	3/30/2011	Variable - See Description	0	0	Destroy	Current	
<hr/>								
31#:Insurance								
Schedule #:	62	1#:Foreign Insurance Company Annual Statements in Booklet Form						
Annual statements of insurance companies filed with this bureau in booklet form.	Paper	12/30/1974	Years	1	Years	5	Destroy	Current
<hr/>								
Schedule #:	137	11#:Rating Bureau and Advisory Organization Licenses						
In accordance with MRSA Title 24-A §2321-D, advisory organizations are authorized to collect statistical data from group members; prepare and distribute factors; calculations or formulas, and manuals of inspections; file final rates, and other similar data.	Digital File	12/9/2020	Years	25	No Retention	0	Destroy	Current
<hr/>								
Schedule #:	137	13#:Insurance Company Licensing Information						
These files are to be kept permanently in the agency to best assist consumers and other entities in finding a company that may have changed its name or was bought out. There is no other state agency that would have this information.	Mixed	1/26/2021	Permanent or Indefinite	0	No Retention	0	See Description	Current
Mixed media includes paper index cards, microfiche and digital files in Fortis, the Bureau's G drive and ALMS.								
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Schedule #:	137	3#:Insurance Company Annual Continuation						
Annual renewal application by insurance company to do business in Maine for the coming year. Obsolete per Jennifer Rice RO 11/28/01	Paper	9/30/1975	Years	2	No Retention	0	Destroy	Current
<hr/>								
Schedule #:	137	4#:Agent License and Producer Files						

# Department Series Report

## 2: Professional & Financial Regulation

Description	Media	Last Updated	In Agency Retention	Rec Center Retention	Disposition	Status
Applicant's history and qualification to sell insurance.  Records will no longer be transferred to the RC. Records are now managed electronically at the agency.	Digital File	5/9/2019	Years 25	No Retention	0	Destroy Current
Applicant's history and qualification to sell insurance.  Mixed media includes paper, digital records and physical media.  Paper records are kept in the agency for 1 year and then sent to the Records Center. They will be kept until scanned and verified by Records Management then destroyed. Full Records Center retention time of 25 years will be applied to digital records stored in OnBase at the State Records Center.	Mixed	5/9/2019	Years 1	Years 25	Destroy	Current
<b>Schedule #:</b> 137      6#:Insurance Company Filing Fee  Yearly filing fee by company accompanying annual statement.	Paper	9/30/1975	Years 2	No Retention	0	Destroy Current
<b>Schedule #:</b> 137      7#:Surety Power of Attorney Revocations  Power of Attorney given to individual in connection with signing surety bond for company.	Paper	9/30/1975	Years 7	No Retention	0	Destroy Current
Power of Attorney given to individual in connection with signing surety bond for company. Retain until cancelled by surety.	Computer Printout	5/7/1986	Contingent Upon Event - See Description	No Retention	0	Destroy Current
<b>Schedule #:</b> 385      16#:Workers Compensation Self-Insurance Program Files  These files consist of evidentiary material such as information concerning claimants and claim value; trade secret and proprietary information of a business competitive nature; excess of loss workers compensation policies of self-insurers; evidentiary material regarding trust documents, letters of credit and guaranty's board meeting minutes. Retention begins when the entity files their annual financial statements.	Mixed	8/31/2021	Years 50	No Retention	0	Destroy Current

# Department Series Report

## 2: Professional & Financial Regulation

Description	Media	Last Updated	In Agency Retention	Rec Center Retention	Disposition	Status
<b>Schedule #:</b> 472 17#:Disapproved/Withdrawn Insurance Company Files  These files are applications for certificate of authority to conduct business in the State of Maine and related documents. These files are applications that do not qualify to be licensed here in the State of Maine. Bureau of Insurance allows companies to withdraw instead of denying the application.  Microfiche and paper records are converted to an electronic file, checked for accuracy and then destroyed.	Digital File	1/25/2021	Years 25	No Retention 0	Destroy	Current
<b>Schedule #:</b> 472 19#:Licensed Company Files  Applications to sell insurance in Maine, financial data, list of officers, related documents. Paper may be destroyed after microfilming.	Paper	5/7/1986	Destroy After Conversion to Another Medium	No Retention 0	Destroy	Current
Applications to sell insurance in Maine, financial data, list of officers, related documents. Paper may be destroyed after microfilming.	Roll Microfilm	5/7/1986	Years 100	No Retention 0	Destroy	Current
<b>Schedule #:</b> 778 22#:Foreign Insurance Companies in Receivership and Distressed Companies  Insurance companies that are insolvent or are otherwise in hazardous financial condition. Files include court orders; receivership notification; receivers reports; orders for confirmation of transfer and related correspondence.  When time permits, paper will be scanned, verified and then destroyed.	Mixed	7/9/2021	Years 25	No Retention 0	Destroy	Current
<b>Schedule #:</b> 778 23#:Change of Control for Domestic Insurance Companies  Form A filings that include statements regarding the acquisition of control of or merger with a domestic insurer and related documents, attachments and correspondence.  When time permits, paper will be scanned, verified and then destroyed.	Mixed	7/9/2021	Years 25	No Retention 0	Destroy	Current
<b>Schedule #:</b> 778 24#:Maine Domestic Insurance Companies Annual Statements						

# Department Series Report

## 2: Professional & Financial Regulation

Description	Media	Last Updated	In Agency Retention	Rec Center Retention	Disposition	Status
These files are annual financial statements and supplemental filings, i.e. exhibits pertaining to the type of company. These statements are also on I-Site for 10 years.	Paper	12/18/2020 Years	5	Years 20	Destroy	Current
<b>Schedule #:</b> 778 77:Other Insurer Related Records						
These files include insurer and reinsurer applications, renewals, correspondence and annual filings for Risk Retention Groups, Accredited Reinsurers, Certified and Credit for Reinsurers.	Mixed	6/23/2021 Years	10	No Retention	0 Destroy	Current
These files are received in both paper and electronic formats.						
<b>Schedule #:</b> 817 25#:All Docketed Files (Insurance)						
Records of hearings and filings of rate increases: case files, exhibits, and data requests.	Paper	2/1/1990 Years	5	Years 15	Destroy	Current
<b>Schedule #:</b> 1004 30:Non-Licensed Applicants - Applications						
Incomplete applications; lack of response for requests made by the Bureau of Insurance regarding forms/fee; incomplete answers to questions on applications; withdrawal of applications; Bureau of Insurance issues occupational insurance licenses for agents, consultants, brokers, adjusters, etc.	Digital File	5/1/2019 Years	1	No Retention	0 Destroy	Current
<b>Schedule #:</b> 1004 31:Cash Receipts for Money						
The Bureau collects funds for fees, licenses and other charges in accordance with MRSA Title 24-A §601. These files contain documents relative to receipt of these funds such as deposit sheets, refunds, etc.	Digital File	10/8/2020 Years	3	No Retention	0 Destroy	Current
Paper will be destroyed once scanned. The electronic image will become the record copy and be retained for 3 years.						
<b>Schedule #:</b> 1048 32#:Prior Legislative Files						



# Department Series Report

## 2: Professional & Financial Regulation

Description	Media	Last Updated	In Agency Retention	Rec Center Retention	Disposition	Status
The Bureau creates documents that remain solely within its possession when it is monitoring, or otherwise involved with, bills that have been assigned numbers as Legislative Documents (LDs). These internal documents include items such as drafts of testimony, correspondence, and Bureau amendments. The agency will scan these documents at the close of each two-year Legislative session. The paper files will be retained for 4 years from the scanning date, and the digital files will be retained for 10 years from the scanning date.	Paper	11/12/2019	Years 4	No Retention	0	Destroy Current
	Digital File	11/12/2019	Years 10	No Retention	0	Destroy Current
<b>Schedule #:</b> 1066 33#:Doctor's Liability Claim Forms						
Claims reports that have been filed against doctors of Maine must be submitted to the Bureau of Insurance for logging and storing. These claim forms are entered into the computer and files are maintained against the doctors and the insurance companies. These records are maintained in paper form until entered into a database at which time the paper copies are destroyed.	Digital File	12/4/2018	Years 10	No Retention	0	Destroy Current
<b>Schedule #:</b> 1068 35#:Work Papers from Market Conduct Investigations & Examinations						
The Market Conduct Division conducts investigations and examinations of insurance carriers, third-party administrators, insurance agencies and insurance agents. Their work papers may contain correspondence with the entity being investigated, references to items contained in a licensee's sample files, and other documentation related to monitoring the licensee's activities in the market. They may also contain copies of related consent agreements, petitions for enforcement, hearing decisions, and/or corrective plans. The work papers shall be retained for 10 years from the date of the examination report. If there is no examination report, 10 years from the date of the last correspondence to the company being investigated or examined.	Digital File	11/13/2019	Years 10	No Retention	0	Destroy Current
Sample files are copies of a licensee's file that are reviewed during an examination/investigation. The licensee's files may contain copies of policies, claim files, notices and letters to consumers, cancelled checks, call recordings/logs and company policies and procedures. Sample files are destroyed at the close of the investigation/examination.						
<b>Schedule #:</b> 1079 36#:Termination Orders - Licenses of Agents, Producers, Brokers, Consultants, Adjusters, and Agencies						

# Department Series Report

## 2: Professional & Financial Regulation

Description	Media	Last Updated	In Agency Retention	Rec Center Retention	Disposition	Status	
Title 24-A; The license of any agent, broker or consultant who fails to comply with Continuing Education requirements upon the biennial continuation date shall not be renewed and shall be suspended and cancelled effective date outlined in termination order (Title 24-A §1464 and §2020). Upon cancellation by the surety and failure of the consultant and producer to procure satisfactory replacement bond prior to cancellation, the license shall terminate (Title 24-A §1420K). Failure to respond to the Superintendent, failure to pay continuation fee.	Digital File	11/14/2019	Years 25	No Retention	0	Destroy	Current

Terminating agencies - failure to notify that the agency no longer has a responsible individual or an individual affiliated.

Voluntary Terminations - written requests received from producers, adjusters, consultants and agencies requesting to terminate their license or authority.

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### Schedule #: 1079 37#:Appointment Documents

Title 24-A §1420-N; the insurer may terminate (cancel) an appointment at any time and provide written notice (Cancellation form L-107). Accompanying the notice of termination given the Superintendent, the insurer shall file with him a statement of the cause of the termination.	Digital File	11/14/2019	Years	1	No Retention	0	Destroy	Current
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In accordance with Title 24-A §1420-N; each insurer appointing an agency shall file with the Superintendent the appointment in writing (form L-104) and specify the kinds of insurance to be transacted by the agent for the insurer.

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### Schedule #: 1079 39#:Surety Bond Cancellations

Title 24-A M.R.S.A. §1464 and §2020; the bond shall remain in force until released by the Superintendent, or until cancelled by the surety. The surety may cancel the bond upon written notice to the Superintendent and the broker, consultant or adjuster. These bonds are posted by the insurance company for which the agent works in case the agent is sued.	Digital File	5/1/2019	Years	5	No Retention	0	Destroy	Current
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### Schedule #: 1079 40#:Surety Bonds

Title 24-A M.R.S.A., §1464 and §2020 require that every applicant for broker, consultant, and adjuster licenses shall file and maintain in force while so licensed a bond in favor of the State of Maine executed by an authorized surety insurer. These bonds are posted by an insurer on an agent in case the agent is sued.	Digital File	5/1/2019	Years	25	No Retention	0	Destroy	Current
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# Department Series Report

## 2: Professional & Financial Regulation

Description			Media	Last Updated	In Agency Retention	Rec Center Retention	Disposition	Status		
Schedule #:	1080	41#:Domestic Insurance Company Demutualizations								
Records relating to the conversion of a mutual insurer to a stock insurer whereby policyholders end up owning shares of stock in the insurance company.			Digital File	6/7/2021	Variable - See Description	0	No Retention	0	Archives	Current
Archival electronic records will be retained by the agency until such a time as the records can be transferred to the Maine State Archives. At that time, Archives will hold the "record copy" of the document. PFR/Insurance will retain a reference copy in their database.										
Schedule #:	1080	42#:Cancellation and Control Act - Hearings								
These files are the records of the Cancellation Control Act Hearings conducted by the Property & Casualty Division of the Bureau. Consumers request these hearings after insurance company sends them cancellation or nonrenewal notices for their homeowners or automobile policies.			Digital File	3/10/2021	Years	10	No Retention	0	Destroy	Current
Paper records are scanned after file is closed and destroyed once scanned. Digital files will be kept for 10 years in agency then destroyed.										
Schedule #:	1080	44#:Guaranty Fund Files								
The Maine Insurance Guaranty Association is an Association comprised of all licensed property and casualty insurers. In the event of the insolvency of a member insurer, the Association responds to claims obligations to the extent provided for under Maine law. These files include periodic reports filed by the Association with the Maine Bureau of Insurance and miscellaneous correspondence between the association and the Bureau.			Paper	12/15/1993	Years	2	Years	10	Archives	Current
The Maine Life and Health Insurance Guaranty Association is an Association comprised of all licensed life and health insurers. In the event of the insolvency of a member insurer, the Association responds to claims obligations to the extent provided for under Maine law. These files include periodic reports filed by the Association with the Maine Bureau of Insurance and miscellaneous correspondence between the association and the Bureau.										
Schedule #:	1080	71:Cancellation Control Act - Denials of Hearing Requests								

# Department Series Report

## 2: Professional & Financial Regulation

Description	Media	Last Updated	In Agency Retention	Rec Center Retention	Disposition	Status
These files are the records of the Cancellation Control Act Hearing Request Denials determined by the Property & Casualty Division of the Bureau. Consumers request these hearings after insurance company sends them cancellation or nonrenewal notices for their homeowners or automobile policies. These files are the denials of those requests for a variety of reasons.	Digital File	3/10/2021	Years 10	No Retention 0	Destroy	Current
Paper records are scanned immediately and once checked the paper is destroyed. Digital files will be kept for 10 years in agency then destroyed.						

**Schedule #:** 1126 45#:Company Withdrawals during the Workers' Compensation Crisis

Insurance companies who withdrew during the Workers' Compensation crisis. These records are of high importance and should be retained for future reference, if necessary. These records are original and much of them were created in the Bureau of Insurance. High level correspondence to and from the Bureau of Insurance from insurance companies which wanted to withdraw from workers compensation in Maine. Files include letters and legal documents, such as requests from insurance companies to be allowed to withdraw and Bureau of Insurance decisions on these requests.	Paper	9/11/1997	Years 2	Years 18	Archives	Current
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**Schedule #:** 1232 46#:Renewals of Insurance Adjusters and Consultants

This information is kept for inquiries pertaining to licensing laws; for information regarding individuals license; questions about the licensing section and inquiries of the public.	Digital File	5/1/2019	Years 5	No Retention 0	Destroy	Current
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**Schedule #:** 1285 47#:Bureau Generated Paid Invoices for Company & Individual Fees

Recent procedures changed our licensing process from requesting payment at the time of application, to a billing system. These hard copy invoices are the Bureaus only hard copy tracking of invoices sent and payment received. The number stamped on the invoice represents the cash receipt number showing the invoice was paid.	Paper	7/16/1998	Years 1	Years 7	Destroy	Current
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**Schedule #:** 1327 14:Consumer Health Care Complaints

# Department Series Report

## 2: Professional & Financial Regulation

Description	Media	Last Updated	In Agency Retention	Rec Center Retention	Disposition	Status
<p>These are consumer complaint files against an insurance company or producer. Files contain consumer complaints, consumer medical information, investigation records, health plan documentation, carriers' policies and procedures, producer notes, and application for coverage and miscellaneous correspondence.</p> <p>Paper will be destroyed once scanned. The electronic image will become the record copy and be retained for 10 years.</p>	Digital File	10/22/2020	Years 10	No Retention 0	Destroy	Current
<hr/>						
<b>Schedule #:</b> 1328 13:Utilization Review Licensing Records						
<p>Utilization review companies review claims of insureds for insurance companies to determine medical necessity for care. The Bureau of Insurance licenses these companies. Files contain license applications, supporting documentation, correspondence and renewals.</p> <p>Paper will be destroyed once scanned. The electronic image will become the record copy and be retained for 10 years.</p>	Digital File	10/22/2020	Years 10	No Retention 0	Destroy	Current
<hr/>						
<b>Schedule #:</b> 1418 49:Work Papers from Financial Examinations of Insurance Companies						
<p>The agency keeps these records as a reference and proof for the Exam Division of the various insurance companies' financial records that were thoroughly examined through the auditing process. Documents include: planning, financial statements, correspondence, minutes, assets, liabilities and capital, income statement, expenses, systems documentation, systems testing, and contracts. Keep in agency for 10 years from the date of the examination report.</p>	Digital File	11/13/2019	Years 10	No Retention 0	Destroy	Current
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<b>Schedule #:</b> 1431 51#:Licensing: Penalty Letters						
<p>Penalty letters are sent to licensed entities for failure to notify the Bureau of Insurance of address changes, discipline actions, completion of continuing education and other violations of Title 24-A.</p>	Digital File	5/1/2019	Years 25	No Retention 0	Destroy	Current
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<b>Schedule #:</b> 1576 1:Workers Compensation Residual Market Pool Deficit Reduction & Recovery Act Files						

# Department Series Report

## 2: Professional & Financial Regulation

Description	Media	Last Updated	In Agency Retention	Rec Center Retention	Disposition	Status		
Purpose of project: The act established a method for funding the obligations of the residual market mechanism in the State arising from workers' compensation policies issued between January 1, 1988 and December 31, 1992. The obligation for funding of the residual market pool was required by legislation enacted in 1987. Duration of project: 1995-2001. The records were created as a result of litigation involving servicing carriers (insurers) and the Bureau of Insurance. The records are a result of exhaustive research conducted by Bureau staff at the direction of the Attorney General's office. The records contain correspondence and/or forms in regards to Workers Compensation Residual Market Pool Deficit Reduction & Recovery Act. There is not one set example of records due to the wide array of information gathered/contained. "Residual market" means the instrument to provide coverage to employers not able to obtain coverage in the voluntary market. Retain in agency through end of project, then transfer to State Records Center.	Paper	2/28/2003	Contingent Upon Event - See Description	0	Years 15	Destroy	Current	
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Schedule #: 1592	53#:Property and Casualty Complaint Files							
Data supports the market conduct and examination responsibilities of the agency and are used for possible disciplinary action against licensees. A typical file will include the complaint form completed by the consumer, as well as any supporting documents submitted. Files need to be kept for the possible need to reopen for further investigation.	Digital File	12/4/2018	Years	10	No Retention	0	Destroy	Current
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Schedule #: 2103	57:Class Action Fairness Filings (28 U.S.C §1715)							
The records do not support any program and are not used by the agency after an initial review. They are filed with the agency by insurers due to 28 U.S. C §1715. The files contain notices of settlement of class actions involving insurance companies.	Mixed	5/11/2018	Years	1	No Retention	0	Destroy	Current
Mixed media = paper and cd format.								
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Schedule #: 2129	58:Periodic Reports Prepared by the Research & Statistics Division							
These reports cover a wide range of topics and are prepared based on data collected for the preceding year. Some reports are prepared for the Legislature and some are posted on the Bureau's web page to provide information to consumers. Other reports are used by Bureau staff for research and analysis. The reports contain financial information, claims information, plan details, and information regarding company operations. The data is maintained in excel spreadsheets.	Digital File	12/4/2018	Years	4	No Retention	0	Destroy	Current
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# Department Series Report

## 2: Professional & Financial Regulation

Description	Media	Last Updated	In Agency Retention	Rec Center Retention	Disposition	Status
<b>Schedule #:</b> 2130 59:Health Filings Related to Provider Networks  Health Carriers are required to annually file information relating to their provider networks. These filings include lists of providers and facilities, information regarding company operations, samples of provider contracts, samples of plan materials provided to enrollees, ratios of providers to enrollees, carrier standards for creating networks, carrier plans for providing services to rural and underserved population, carrier plans for meeting needs of members who may have trouble accessing care, and other details regarding the provider network. These records are maintained in paper form until scanned, at which time the paper is destroyed.	Digital File	12/4/2018	Years 4	No Retention 0	Destroy	Current
<b>Schedule #:</b> 2134 60:Continuing Education Files  This category includes records of licensee continuing education and records related to continuing education providers. This would include; rosters, course descriptions, provider applications, and provider renewals.	Digital File	5/1/2019	Years 15	No Retention 0	Destroy	Current
<b>Schedule #:</b> 2135 61:Producer Enforcement  These files will include correspondence related to alleged violations of the Insurance Code and documents obtained from licensees and consumers in connection with the investigation (e.g., applications, policies, recorded phone call).	Digital File	5/1/2019	Years 25	No Retention 0	Destroy	Current
<b>Schedule #:</b> 2166 62:Enforcement Projects & Case Files  The enforcement attorney works with the divisions within the Bureau to investigate violations of the Insurance Code and to pursue enforcement actions against companies. The enforcement files may contain correspondence, research, legal memos, copies of internal communications, petitions for enforcement, and copies of information obtained from business entities, consumers, and licensees such as claim files, call recordings, billing statements, policyholder notices, policies, and procedures.	Digital File	11/12/2019	Years 25	No Retention 0	Destroy	Current
<b>Schedule #:</b> 2167 63:Health-related data collected by the Research & Statistics Division						

# Department Series Report

## 2: Professional & Financial Regulation

Description	Media	Last Updated	In Agency Retention	Rec Center Retention	Disposition	Status
The Research & Statistics Division collects data from health insurance carriers who offer products in the State of Maine. This data includes, but is not limited to, data collected pursuant to Bureau Rules 940 and 945 and Bureau Bulletin 286-A; and data collected regarding mandated health benefits; and data collected for the Employee Benefit Excess Insurance Report. The data collected is used to prepare reports to the Legislature and to provide information to consumers. It is also used by the actuarial unit of the Bureau's Consumer Health Care Division. The data, and the materials developed using the data, contain information regarding insurance premiums, revenue and expenses, numbers of covered persons, insurance agents, claims payment information, and the types of insurance products offered by carriers. The data is maintained in Excel spreadsheets.	Digital File	12/8/2020 Years	10	No Retention	0 Destroy	Current
<hr/>						
<b>Schedule #:</b> 2168 64:Assessments Database						
The Bureau assesses insurers and non-profits for license renewal fees and annual statement filing fees. The Superintendent may also assess a fee based on the premium of insurers, non-profits and self-insurers if it is necessary to fund operations of the Bureau. The Bureau maintains records of the companies who are assessed and their payments. This information is currently stored in an Access database.	Digital File	11/12/2019 Years	5	No Retention	0 Destroy	Current
<hr/>						
<b>Schedule #:</b> 2180 65:Annual Statement Tables						
The Research & Statistics Division creates data tables based on Maine-specific Annual Statement information that is downloaded from the National Association of Insurance Commissioners (NAIC) Financial Database. These tables are used to create internal reports showing premiums and losses in Maine by company, insurance group and line of business. The tables provide the data used by Bureau staff, by other state agencies, and by consumers as requested and are used by the Bureau to prepare information for other reports or assessments. These tables are maintained in an Access database.	Digital File	11/14/2019 Years	25	No Retention	0 Destroy	Current
<hr/>						
<b>Schedule #:</b> 2181 66:Complaint Comparison Tables						



# Department Series Report

## 2: Professional & Financial Regulation

Description	Media	Last Updated	In Agency Retention	Rec Center Retention	Disposition	Status
The Research & Statistics division annually prepares complaint ratio tables that are published online for consumers to use as comparison tools when researching health, personal auto, or homeowner's insurance companies. Each published table - containing the most recent information - remains online for 1 year. The data used to create these tables is imported from other Access databases and from links to the Bureau's case management system, so it is already covered by other records retention schedules.	Digital File	11/12/2019	Years10	No Retention0	Destroy	Current
<hr/>						
<b>Schedule #:</b> 2185 67:Bureau of Insurance Bulletins						
The Bureau occasionally publishes bulletins that provide guidance as to how the Bureau interprets state and federal laws that impact the business of insurance in Maine. Documents related to bulletins may include the published bulletin, draft bulletins, emails, correspondence and research.	Digital File	6/15/2020	Contingent Upon Event - See Description	0	No Retention0	See Description Current
The paper copies may be destroyed once they are scanned. It is within the Bureau's discretion to merge the file of a superseded bulletin into the file of the new bulletin that supersedes it. Items will be retained for 10 years from the date on which a bulletin is superseded or the Bureau withdraws it.						
A copy of all bulletins will be sent to the Maine State Library (DigitalMaine) per Title 1, §501-A. Publications of State Agencies where they are kept in perpetuity.						
<hr/>						
<b>Schedule #:</b> 2200 68:Life Insurance Illustration Certifications						
These are annual filings that are required by any insurance company licensed in the State of Maine to sell life insurance. This annual filing is required by Rule 910. The filing is the certification of a company actuary that any illustration attached to advertising material follows the guidelines laid out in Rule 910.	Paper	10/22/2020	Years	1	No Retention0	Destroy Current
<hr/>						
<b>Schedule #:</b> 2201 69:Preferred Provider Organizations						
These are files made of the requirements for licensure as a preferred provider organization in the State of Maine. A typical file will include the application, financials, provider contracts, provider list, client list, officers and organizational structure and other supporting documentation. If the material is received in paper form, it is scanned, and the paper is destroyed once the electronic file has been checked. The electronic image will become the record copy and be retained for 10 years. These files are created in accordance with MRSA Title 24-A Ch. 32.	Digital File	10/22/2020	Years	10	No Retention0	Destroy Current
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# Department Series Report

## 2: Professional & Financial Regulation

Description	Media	Last Updated	In Agency Retention	Rec Center Retention	Disposition	Status
<b>Schedule #:</b> 2202 70:External Review Files  These are files from consumers who requested an external review in accordance with MRSA 24-A §4312. A typical file would include compliant details from the consumer or physician, medical records, and insurance company records. These files are confidential in accordance with MRSA 24-A §4312 7-A.  Paper will be destroyed once scanned. The electronic image will become the record copy and be retained for 10 years.	Digital File	10/22/2020	Years 10	No Retention 0	Destroy	Current
<b>Schedule #:</b> 2210 72:Rulemaking  The Bureau retains documents associated with the rulemaking process that are not part of the Secretary of State's official rulemaking file. These documents may include public notices, public hearing minutes, public comments submitted by interested parties, emails, correspondence, research and drafts of basis statements and rules.  These documents should be retained for 20 years from the date the rule expires, is repealed, or is superseded.  Paper copies will be destroyed once they are scanned.	Mixed	3/15/2021	Years 20	No Retention 0	Destroy	Current
<b>Schedule #:</b> 2211 73:Reports Created for the Legislature  These are reports that the Legislature has asked the Bureau of Insurance to prepare for a variety of purposes. Some reports are required annually, and some are one-time reports. Bureau of Insurance staff routinely use these reports to answer questions posed by press or legislators.  Paper and digital record is kept for 10-years in the agency for business purposes. A copy of each report will be sent to the State Library upon publication to meet the statutory requirements of Title 1, Chapter 13, Section 501-A.	Mixed	3/17/2021	Variable - See Description 0	No Retention 0	Archives	Current
<b>Schedule #:</b> 2212 74:Long Term Care Insurance data collected by the Research & Statistics Division						

# Department Series Report

## 2: Professional & Financial Regulation

Description	Media	Last Updated	In Agency Retention	Rec Center Retention	Disposition	Status
The Research & Statistics Division collects data from long-term care insurers who offer products in the State of Maine. It is used primarily for internal purposes and to provide information as requested. The data currently includes information on annual sales, lapsed and replaced policies, the number of reported and denied claims and the number of in-force policies. The data is maintained in excel spreadsheets.	Digital File	6/7/2021	Years 25	No Retention	0 Destroy	Current
<hr/>						
<b>Schedule #:</b> 2213 75:Rural Medical Access Program (RMAP) Files						
The purpose of the Rural Medical Access Program (RMAP) is to promote obstetrical services in underserved areas of Maine by collecting assessments from insured and self-insured medical doctors, osteopaths, hospitals and employers of physicians and osteopaths. These files include the records relating to the annual RMAP assessment, correspondence with providers regarding payment, annual reports and other material. The files are received electronically and in paper. The paper material is scanned, verified and then destroyed so the long-term files are electronic in nature.	Digital File	5/27/2021	Years 10	No Retention	0 Destroy	Current
<hr/>						
<b>Schedule #:</b> 2215 76:Licensed and Registered Business Entities						
The licensed and registered entities that this covers include Third Party Administrators (TPA), Managing General Agents (MGA), Risk Purchasing Groups, Reinsurance Intermediaries, Service Contract Providers and Viaticals.	Mixed	6/22/2021	Years 25	No Retention	0 Destroy	Current
These files will include the business entity application, the renewals, correspondence, the annual filing submission as well as other relevant material.						
These files are received in both paper and electronic formats, when time permits paper will be scanned, verified and then destroyed.						
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## 380#:Maine State Board of Nursing

**Schedule #:** 140 1#:License Applications - Board of Nursing

# Department Series Report

## 2: Professional & Financial Regulation

Description	Media	Last Updated	In Agency Retention	Rec Center Retention	Disposition	Status		
Application forms for licensed nurses including: State Board Test Pool Examination results; records of qualifications when applicable; correspondence related to license qualifications.	Digital File	3/4/2019	Years 60	No Retention	0	Destroy	Current	
All paper applications will be scanned to the digital file and destroyed immediately. Backup microfilm will be retained. Paper applications prior to scanning (2011) to be retained in Records Center. Paper records will live out the 60 year retention at the RC.								
	Roll Microfilm	3/4/2019	No Retention	0	Years 60	Destroy	Current	
<b>Schedule #:</b> 140 15#:Abandoned Applications								
Original applications filled out by nurses from other states seeking licensure in Maine; original applications filled by nursing students wanting to take licensure exam in Maine. Applicants did not take exam after applying.	Mixed	2/22/2019	Years 2	No Retention	0	Destroy	Current	
Records consist of both paper and digital files.								
<b>Schedule #:</b> 140 21:Applications for Licensure Denied or Withdrawn								
Applications for licensure which are withdrawn by applicant request and approved by the Board or applications which are denied.	Mixed	2/22/2019	Years 5	No Retention	0	Destroy	Current	
Mixed media includes both paper and digital files.								
<b>Schedule #:</b> 140 24:Applications of Deceased Licensees								
Applications for licensure where licensee is deceased.	Paper	2/22/2019	No Retention	0	No Retention	0	Destroy	Current
Retention of applications will follow schedule 140 series 1# until licensee becomes deceased.								
	Digital File	2/22/2019	No Retention	0	No Retention	0	Destroy	Current
<b>Schedule #:</b> 345 2#:Renewal Applications and License Copies								

# Department Series Report

## 2: Professional & Financial Regulation

Description	Media	Last Updated	In Agency Retention	Rec Center Retention	Disposition	Status
Renewal applications for licensed nurses and copies of licenses. Correspondence and Consent Agreements related to penalties for unlicensed practice.  Ninety percent (90%) of renewal applications are born digital. Any paper applications will be scanned to the digital file and destroyed immediately.	Digital File	3/4/2019	Years	10	No Retention	0 Destroy Current
<hr/>						
<b>Schedule #:</b> 433 6#:Correspondence Related to Practice of Nursing						
Letters requesting copies of law, rules and regulations, information regarding practice of nursing, licensure and nursing education.  Records consist of both paper and digital files.	Mixed	2/22/2019	Years	2	No Retention	0 Destroy Current
<hr/>						
<b>Schedule #:</b> 615 10#:Nurse Practitioner Files						
Credentials, protocols, Board approval to practice and related correspondence.  All paper records prior to October 31, 2011 will be transferred to the State Records Center.  After October 31, 2011 all records will be scanned to a digital file and have a backup on microfilm.	Paper	3/4/2019	No Retention	0	Years	60 Destroy Current
<hr/>						
	Digital File	3/4/2019	Years	60	No Retention	0 Destroy Current
<hr/>						
	Roll Microfilm	3/4/2019	No Retention	0	Years	60 Destroy Current
<hr/>						
<b>Schedule #:</b> 615 12#:Board of Nursing State, Regional & National Correspondence						
General correspondence with state, regional and national organizations.  Mixed media includes both paper and digital files.	Mixed	3/4/2019	Years	1	No Retention	0 Destroy Current
<hr/>						
<b>Schedule #:</b> 615 14#:Schools of Nursing Files						

# Department Series Report

## 2: Professional & Financial Regulation

Description	Media	Last Updated	In Agency Retention	Rec Center Retention	Disposition	Status
Site visit reports, Board actions, faculty resumes and related correspondence.  Mixed media includes both paper and digital files.	Mixed	3/4/2019	Years 10	No Retention	0 Destroy	Current
<hr/>						
<b>Schedule #:</b> 615 19:Complaints Resolved with Letter of Concern  Complaints received either by the public or initiated by the Board after review of mandated reports and/or other information which the Board resolved with a letter of concern. Letters of concern together with any underlying complaint, report and investigation materials may be placed in a licensee's file and considered by the Board in any subsequent action commenced against the licensee for a specified amount of time, not to exceed ten years.  Mixed media includes both paper and digital records.	Mixed	2/22/2019	Contingent Upon Event - See Description	0	No Retention 0 Destroy	Current
<hr/>						
<b>Schedule #:</b> 615 20:Complaints Dismissed without Prejudice  Complaints that may merit review in the event the individual applies for reinstatement and/or ractivation.  Mixed media includes both paper and digital files.	Mixed	2/22/2019	Years 20	No Retention	0 Destroy	Current
<hr/>						
<b>Schedule #:</b> 615 22:Dismissed Complaint Files  Complaints received either by the public or initiated by the Board after review of mandated reports and/or other information which the Board dismissed. All paper records will be scanned to the digital file and destroyed upon dismissal of the complaint. All paper records in agency over 5 years old will be destroyed.	Digital File	3/4/2019	Years 5	No Retention	0 Destroy	Current
<hr/>						
<b>Schedule #:</b> 615 23:Administratively Closed Complaints  Complaints received from the public with a subsequent request from the complainant to withdraw the complaint prior to notification to the licensee and with Board approval, complaints filed against the wrong licensee, complaints determined not to be under the Board's jurisdiction, and complaints closed for other administrative reasons.  All paper records in agency will be destroyed after scanning.	Digital File	3/4/2019	Years 2	No Retention	0 Destroy	Current
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# Department Series Report

## 2: Professional & Financial Regulation

Description	Media	Last Updated	In Agency Retention	Rec Center Retention	Disposition	Status
<b>Schedule #:</b> 615 7#:Disciplinary Files - Board of Nursing  Completed investigation files resulting in Board action including monitoring, if required. Hold until completion of requirements imposed by the disciplinary action of the Board plus 25 years. Any paper records prior to scanning (2011) will be transferred to the State Records Center.	Digital File	3/4/2019	Years	25	No Retention	0 Destroy Current
	Paper	3/4/2019	Contingent Upon Event - See Description	0	Years	25 Destroy Current
<b>Schedule #:</b> 615 8#:CNA Courses  Certified Nurse Assistant (CNA) and Certified Nursing Assistant-Medication Course (CNA-M) curriculums, resumes, Board approvals and related correspondence.  Mixed records includes both paper and digital files.	Mixed	3/4/2019	Years	5	No Retention	0 Destroy Current
<b>Schedule #:</b> 615 9#:I.V. Therapy Courses  Curriculums, resumes, Board approvals and related correspondence.  Mixed records include both paper and digital files.	Mixed	3/4/2019	Years	5	No Retention	0 Destroy Current
<b>382#:Maine State Board of Optometry</b>						
<b>Schedule #:</b> 935 1#:Registration Record Cards (Board of Optometry)  The State Board of Optometry was established to protect the public through regulation of the practice of optometry. These cards contain name, address, registration number and license renewal dates. Keep in agency until inactive plus 1 year.	Paper	6/4/1991	Years	1	No Retention	0 Destroy Current
<b>Schedule #:</b> 935 2#:Temporary Correspondence (Board of Optometry)						

# Department Series Report

## 2: Professional & Financial Regulation

Description	Media	Last Updated	In Agency Retention	Rec Center Retention	Disposition	Status
The State Board of Optometry was established to protect the public through regulation of the practice of optometry. Files include: letters asking for information; responses.	Paper	6/4/1991 Years	1	No Retention	0 Destroy	Current
<b>Schedule #:</b> 936 3#:Active Licensing Files (Board of Optometry)						
The State Board of Optometry was established to protect the public through regulation of the practice of optometry. Active licensing files include: application; college transcripts; national board scores and three letters of recommendation. Keep in agency 5 years after lapsing.	Paper	6/4/1991 Years	5	No Retention	0 Destroy	Current
<b>Schedule #:</b> 936 4#:Minutes (Board of Optometry)						
The State Board of Optometry was established to protect the public through regulation of the practice of optometry. These are the minutes of the board.	Paper	6/4/1991 Years	5	No Retention	0 Archives	Current
<b>Schedule #:</b> 936 5#:Licensing Renewal Applications (Board of Optometry)						
The State Board of Optometry was established to protect the public through regulation of the practice of optometry. Files include: applications to renew optometrists license and the required continuing education credit slips.	Paper	6/4/1991 Years	1	No Retention	0 Destroy	Current
<b>Schedule #:</b> 936 6#:Optometrists Complaints						
The State Board of Optometry was established to protect the public through regulation of the practice of optometry. Files include: letters of complaint and Board responses. Keep in agency until complaint resolved plus 5 years.	Paper	6/4/1991 Years	5	No Retention	0 Destroy	Current
<b>Schedule #:</b> 936 7#:Unsuccessful Candidates for the State Boards (Board of Optometry)						
The Board of Optometry was established to protect the public through regulation of the practice of optometry. Files include: Applications; transcripts; letters of recommendation; national board scores.	Paper	6/4/1991 Years	5	No Retention	0 Destroy	Current
<b>385#:Manufactured Housing Board</b>						
<b>Schedule #:</b> 546 54#:Complaint Files - Manufactured Housing Board						



# Department Series Report

## 2: Professional & Financial Regulation

Description	Media	Last Updated	In Agency Retention	Rec Center Retention	Disposition	Status
Mobile homes on federal program complaints by customers, correspondence and related documents. Used to investigate complaints.	Mixed	6/22/2017	Years 10	No Retention 0	Destroy	Current
<b>Schedule #:</b> 546 55#:Installation Reports						
Reports from dealers and/or mechanics on the installation of mobile or modular homes - typically 2-3 page forms and related correspondence.	Mixed	6/22/2017	Years 2	No Retention 0	Destroy	Current
<b>41#:Office of Professional and Occupational Regulation</b>						
<b>Schedule #:</b> 842 67#:Correspondence (OPOR)						
Correspondence to/from commissioner, Attorney General's office, Administrative, Governor's office, and all boards and commissions under the jurisdiction of the Division.	Mixed	6/22/2017	Years 2	No Retention 0	Destroy	Current
<b>Schedule #:</b> 842 68#:Rule Making Documents						
All supporting paperwork used by the OPOR Attorney and Board/Program Administrators when conducting Rule Making, including paperwork around rule proposals, notices of rule making, and all other related documents.	Mixed	6/22/2017	Years 2	No Retention 0	Destroy	Current
<b>Schedule #:</b> 842 78:Finalized Rules						
The Finalized Rules include the final copies of Office of Professional and Occupational Regulation Board and Program rules approved by the Secretary of State. These documents are used to guide the Office of Professional and Occupational Regulation Attorney when making statutory interpretations. A part of the Office of Professional and Occupational Regulation Attorney's job is drafting rules for various boards, and these rules remain relevant for many years. The file shall include testimony, comments, names of persons who commented and information relevant to rule that was considered by agency in connection with formulation, proposal or adoption.	Mixed	6/27/2017	Years 30	No Retention 0	Destroy	Current
<b>Schedule #:</b> 852 72#:Complaint Files						

# Department Series Report

## 2: Professional & Financial Regulation

Description	Media	Last Updated	In Agency Retention	Rec Center Retention	Disposition	Status
Closed complaint documents such as hearing documents, letters of guidance, decisions and orders, and other related documents relative to the boards under the jurisdiction of the Office of Professional and Occupational Regulation. These boards and programs are referenced in 10 M.R.S. § 8001 (2017), with the exception of the Manufactured Housing Board and the Real Estate Commission.	Mixed	6/22/2017	Years 10	No Retention 0	Destroy	Current
<b>Schedule #:</b> 852 73#:Correspondence (Case Compliance Coordinator)						
Correspondence used to conduct the daily activities surrounding the processing of complaints.	Paper	6/8/1990	Years 5	No Retention 0	Destroy	Current
<b>Schedule #:</b> 2071 79:Minutes of Meetings						
Minutes of official meetings of boards and commissions, as recorded by the board clerk and approved by the individual boards under the jurisdiction of the Office of Professional and Occupational Regulation, referenced in 10 M.R.S. § 8001 (2017). Retention rates begin after the minutes have been approved by the board.	Mixed	6/30/2017	Years 10	No Retention 0	Archives	Current
<b>Schedule #:</b> 2072 80:Licensee Files						
Licensee Files include applications, renewals, educational experience, continuing education documents, exam scores, inspections and other documents related to receiving certification relative to the boards and programs under the jurisdiction of the Office of Professional and Occupational Regulation, referenced in 10 M.R.S. § 8001 (2017). Retention rates begin after the license has expired, is not renewed, is revoked, or becomes inactive in any way.	Mixed	6/30/2017	Years 10	No Retention 0	Destroy	Current
<b>Schedule #:</b> 2073 81:Inspection Files						
Inspection files consist of reports created by inspectors giving a summary of their inspections. Technical and personal information regarding persons concerned are included in these files. Inspection files will include witness statements, photographs and related correspondence. Inspection Files are relevant to the Manufactured Housing Board, the Maine Board of Pharmacy, the Barbering and Cosmetology Program, the Elevator and Tramway Safety Program, the Maine Fuel Board, the Plumbers Examining Board, the Electricians' Examining Board, the Boiler and Pressure Vessel Safety Program, and the Board of Funeral Service. Retention rates begin after the inspection case has been closed.	Mixed	6/30/2017	Years 6	No Retention 0	Destroy	Current

# Department Series Report

## 2: Professional & Financial Regulation

Description	Media	Last Updated	In Agency Retention	Rec Center Retention	Disposition	Status
<b>Schedule #:</b> 2074 82:Public Hearing Records  Digital audio recordings of OPOR public hearings, relative to the boards under the jurisdiction of the Office of Professional and Occupational Regulation, referenced in 10 M.R.S. § 8001 (2017).	Digital File	6/30/2017	Years 10	No Retention 0	Destroy	Current
<b>Schedule #:</b> 2075 83:Correspondence  Incoming and outgoing correspondence in any media format to or from individuals that are made or received in connection with the transaction of public business. This includes recorded communication regarding inquiries; replies to inquiries; correspondence from other states agencies, and other correspondence related to licensing, relative to the boards and programs under the jurisdiction of the Office of Professional and Occupational Regulation, referenced in 10 M.R.S. § 8001 (2017).	Mixed	6/30/2017	Years 2	No Retention 0	Destroy	Current
<b>Schedule #:</b> 2076 84:Provider Continuing Education  Provider Continuing Education documents include applications, application denials, education materials, tests, and training documents. These files are relevant to the Board of Funeral Service, the Real Estate Commission, the Board of Real Estate Appraisers, the Electricians' Examining Board, the Board of Chiropractic Licensure, the Board of Complementary Health Care Providers, the Maine Board of Pharmacy, the Board of Veterinary Medicine, the Board of Alcohol and Drug Counselors, the Board of Examiners of Psychologists, the Nursing Home Administrators Licensing Board, and additional boards that require Provider Continuing Education.	Mixed	7/5/2017	Destroy When Updated	No Retention 0	Destroy	Current
<b>39#:Real Estate Commission</b>						
<b>Schedule #:</b> 330 7#:Complaint/Investigation Folders  Folders containing complaint petitions, copies of evidence presented, investigation reports, commission decisions and other documents related to complaint cases.	Mixed	6/22/2017	Years 5	No Retention 0	Destroy	Current
<b>Schedule #:</b> 540 8#:Real Estate Schools (Prelicensing)						

# Department Series Report

## 2: Professional & Financial Regulation

Description	Media	Last Updated	In Agency Retention	Rec Center Retention	Disposition	Status
Course outlines and objectives, program, syllabus, class schedule, Application for Commission Approval, and Certificate of Approval.	Digital Data	6/22/2017	Years 2	No Retention	0	Destroy Current
<b>Schedule #:</b> 644 17#:Continuing Education Applications Not Approved						
Applications, letters of denial, and refunds requested where applicable.	Paper	7/30/1987	Years 2	No Retention	0	Destroy Current
<b>32#:Securities Division</b>						
<b>Schedule #:</b> 548 19#:Business Opportunities - Securities Division						
Business Opportunities files include regulations, communication, notification of filing, disclosure statement, evidence of a bond or escrow account, description of services provided, copies of contracts, and Consent to Service of Process. Used to determine if applicant should be licensed.	Paper	5/7/1986	Years 1	Years 7	Destroy	Current
<b>Schedule #:</b> 548 20#:Investigative Records - Securities Division						
Investigative records include correspondence, notes, offering materials, complaints, registration and licensing applications, consent agreements, cease and desist orders, subpoenas, denials of licensing or registration, revocation or suspension of licensing or registration, transcripts of administrative hearings, exhibits presented at administrative hearings, and administrative orders and final decisions. Used to investigate complaints. Transfer to Records Center as soon as inactive.	Paper	5/7/1986	Years 0	Years 10	Destroy	Current
<b>Schedule #:</b> 548 21A:Licensing Records - Securities Division						
Licensing records include for brokers-dealers, sales representatives and investment advisors, the following: regulations, correspondence, application forms, Consent to Service of Process, description of business organization, public disclosure documents, business history, disciplinary history, fee schedules, description of services provided to the public, photographs, educational history, employment history, and annual reports of financial condition. Used to license sellers of securities.	Paper	6/15/2018	Years 1	Years 7	Destroy	Current
<b>Schedule #:</b> 548 21B:Licensing Records - Securities Division - Fingerprints						

# Department Series Report

## 2: Professional & Financial Regulation

Description	Media	Last Updated	In Agency Retention	Rec Center Retention	Disposition	Status
This series applies to the fingerprint records only, included with licensing records for brokers-dealers, sales representatives and investment advisors. Used to license sellers of securities.	Record Copy	6/15/2018 Years	1	No Retention	0 Destroy	Current
<b>Schedule #:</b> 548 22A:Investment Company Filings – Office of Securities						
cover letter from investment company; a Uniform Investment Company Notice Filing; Uniform Consent to Service of Process; letter confirming registration effective date with the U.S. Securities and Exchange Commission; and notice from the Office to the investment company that filing is effective in Maine.	Paper	5/7/1986 Years	0	Years	2 Destroy	Current
<b>Schedule #:</b> 548 22B:Securities Registration - Office of Securities						
Correspondence; application form and exhibits, including a Uniform Consent to Service of Process, articles of organization, bylaws, specimen copy of securities, Registration Statement, contract with underwriters; and prospectus (public disclosure document).	Paper	5/7/1986 Years	1	Years	7 Destroy	Current
<b>Schedule #:</b> 548 23#:Securities Registration Exemptions - Securities Division						
Securities registration exemption files include regulations, correspondence, notification of exemption and exhibits, including a Consent to Service of Process, articles of organization, bylaws, specimen copy of securities, public or private disclosure documents, and other documents or instruments governing the issuer organization and/or its securities. Used to apply for exemption from registration of securities sold in State of Maine.	Paper	5/7/1986 Years	1	Years	7 Destroy	Current
<b>Schedule #:</b> 548 24#:General Office Files - Securities Division						
General office files include general correspondence, subject matter files, statute interpretation correspondence, and legislative information files including statutory changes and written and oral testimony. Used to conduct the daily activities of the Division, retain current year.	Paper	5/7/1986 Years	0	Years	2 Destroy	Current
<b>Schedule #:</b> 1666 25#:Examination Records - Office of Securities						

# Department Series Report

## 2: Professional & Financial Regulation

Description	Media	Last Updated	In Agency Retention	Rec Center Retention	Disposition	Status
These records are part of the Office's on-site inspection or audit program, which is authorized by 32 M.R.S.A. §16410(4). The Office conducts on-site examinations of its licensees (broker-dealers, agents, investment advisers, and investment adviser representatives) and drafts reports and correspondence detailing the deficiencies observed during the examinations, i.e. areas where the licensees are not meeting the regulatory requirements imposed on them by state and federal laws and rules. Employees of the Office use the records when preparing for subsequent audits, researching complaints against licensees, and compiling statistics about licensees. Files may contain: a report of the Office's examination; correspondence between the Office and the licensee examined; interview notes; an exhibit list of documents obtained during the examination; copies of any enforcement actions taken as a result of the examination.	Paper	8/28/2006 Years	5	Years 10	Destroy	Current

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